



**HUNTON & WILLIAMS**

September 22, 2000

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BOX PATENT APPLICATION  
Assistant Commissioner for Patents  
Washington, D.C. 20231



**21967**

PATENT, TRADEMARK OFFICE

Re: Filing of New U.S. Utility Patent Application  
Title: *System and Process For Applying For And Obtaining  
Universal Multiple Mortgage Underwriting Approvals*  
Inventor: **Richard H. Nacht**

Dear Sir:

Attached is a new patent application for filing in the United States Patent and Trademark Office including twenty-seven (27) pages of Specification, six (6) pages of Claims (numbered - 20), one (1) page Abstract, six (6) sheets of Drawings (labeled Figs. 1A-4), and an executed Sole Declaration.

The filing fee is calculated as follows:

				AMOUNT
		BASIC FILING FEE		\$690.00
No. of Claims		No. in Excess	Rate	
Number of Claims in Excess of: 20	20	0	\$18.00	0.00
Independent Claims in Excess of: 3	4	1	\$78.00	78.00
First Presentation of Multiple Dependent Claims		\$ 130.00		
Reduce by 1/2 for Small Entity				
TOTAL FEE DUE				\$768.00

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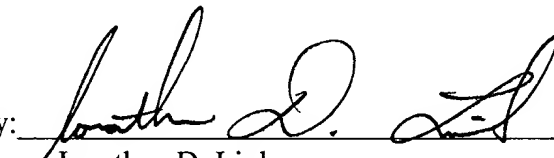
A check in the amount of \$768.00 is attached to cover the basic application filing and additional claims fees. In the event of any variance between the amount enclosed and the Patent and Trademark Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Please direct all communication concerning this application to:

Jonathan D. Link, Esq.  
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Washington, DC 20006

Respectfully submitted,

HUNTON & WILLIAMS

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